

IN THE CLAIMS:

Please amend claims 1, 2, and 4-20 as follows:

1. (Currently Amended) A method for providing automatic recurring online payments, the method comprising the steps of:

receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration;

in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user of a pending that the one automatic recurring payment based on the automatic recurring online payment configuration is to be executed, the notification being sent to the user before the one automatic recurring payment is executed; and

determining whether or not to execute the ~~pending one~~ automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

2. (Currently Amended) The method of claim 1, wherein the automatic recurring online payment configuration further includes a source account for the automatic recurring ~~online payment payments~~, a recipient of the automatic recurring ~~online payment payments~~, and at least one payment date.

3. (Original) The method of claim 1, wherein the notification comprises at least one of an email message and an instant message.

4. (Currently Amended) The method of claim 1, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment comprises the sub-steps of:

receiving the response to the notification from the user; and

if the response from the user authorizes the ~~pending one~~ automatic recurring payment, executing the ~~pending one~~ automatic recurring payment according to the automatic recurring online payment configuration.

5. (Currently Amended) The method of claim 4, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user modifies the ~~pending one~~ automatic recurring payment, executing the ~~pending one~~ automatic recurring payment as modified.

6. (Currently Amended) The method of claim 4, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user suspends the ~~pending automatic payment~~ recurring payments, suspending two or more of the ~~pending automatic payment~~ recurring payments.

7. (Currently Amended) The method of claim 4, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user cancels the ~~pending one~~ automatic recurring payment, canceling the one automatic recurring ~~online~~ payment.

8. (Currently Amended) The method of claim 1, wherein in the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to execute the ~~pending one~~ automatic recurring payment.

9. (Currently Amended) The method of claim 1, wherein in the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to suspend the ~~pending~~ automatic ~~payment~~ recurring payments or cancel the one automatic recurring ~~online~~ payment.

10. (Currently Amended) A computer ~~program product for providing an automatic online payment~~, ~~the computer program product comprising: a storage~~ readable medium readable by a processing circuit and storing encoded with a program for providing automatic recurring online payments, the program comprising instructions for execution by ~~the~~ a processing circuit for performing a ~~method comprising~~ the steps of:

receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration;

in response to determining that the one automatic recurring payment is to be executed, sending a notification to the user to notify the user of a pending that the one automatic recurring payment based on the automatic recurring online payment configuration is to be executed, the notification being sent to the user before the one automatic recurring payment is executed; and

determining whether or not to execute the ~~pending~~ one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

11. (Currently Amended) The computer ~~program product~~ readable medium of claim 10, wherein the notification comprises at least one of an email message and an instant message.

12. (Currently Amended) The computer ~~program product~~ readable medium of claim 10, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment comprises the sub-steps of:

receiving the response to the notification from the user; and

if the response from the user authorizes the ~~pending one~~ automatic recurring payment, executing the ~~pending one~~ automatic recurring payment according to the automatic recurring online payment configuration.

13. (Currently Amended) The computer ~~program product~~ readable medium of claim 12, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment further comprises the sub-step of:

if the response from the user modifies the ~~pending one~~ automatic recurring payment, executing the ~~pending one~~ automatic recurring payment as modified.

14. (Currently Amended) The computer ~~program product~~ readable medium of claim 12, wherein the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment further comprises the sub-steps of:

if the response from the user suspends the ~~pending automatic payment~~ recurring payments, suspending two or more of the ~~pending automatic payment~~ recurring payments; and

if the response from the user cancels the ~~pending one~~ automatic recurring payment, canceling the one automatic recurring ~~online~~ payment.

15. (Currently Amended) The computer ~~program product~~ readable medium of claim 10, wherein in the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to execute the ~~pending one~~ automatic recurring payment.

16. (Currently Amended) The computer ~~program product~~ readable medium of claim 10, wherein in the ~~determining~~ step of determining whether or not to execute the one automatic recurring payment, if a response to the notification is not received from the user within the specified period of time, it is determined to suspend the ~~pending~~ automatic ~~payment~~ recurring payments or cancel the one automatic recurring ~~online~~ payment.

17. (Currently Amended) A computer system for providing automatic recurring online payments, the computer system comprising:

a receiver receiving, from a user, an automatic recurring online payment configuration that includes an amount and an interval for executing a plurality of automatic recurring payments;

a processor determining that one of the automatic recurring payments is to be executed based on the automatic recurring online payment configuration; and

a transmitter sending, in response to determining that the one automatic recurring payment is to be executed, a notification to the user to notify the user of a pending that the one automatic recurring payment based on the automatic recurring online payment configuration; and is to be executed, the notification being sent to the user before the one automatic recurring payment is executed,

wherein the [[a]] processor ~~determining~~ determines whether or not to execute the pending one automatic recurring payment based on at least one of a response to the notification received from the user and a lack of a response to the notification from the user within a specified period of time.

18. (Currently Amended) The computer system of claim 17,

wherein the response to the notification is received from the user, and

if the response from the user authorizes the ~~pending one~~ automatic recurring payment, the processor executes the ~~pending one~~ automatic recurring payment according to the automatic recurring online payment configuration.

19. (Currently Amended) The computer system of claim 18,
wherein if the response from the user modifies the ~~pending~~ one automatic recurring payment,
the processor executes the ~~pending~~ one automatic recurring payment as modified.

20. (Currently Amended) The computer system of claim 18,
wherein if the response from the user suspends the ~~pending~~ automatic ~~payment~~ recurring
payments, the processor suspends two or more of the ~~pending~~ automatic ~~payment~~ recurring
payments, and

if the response from the user cancels the ~~pending~~ one automatic recurring payment, the
processor cancels the one automatic recurring ~~online~~ payment.